

FIG. 1

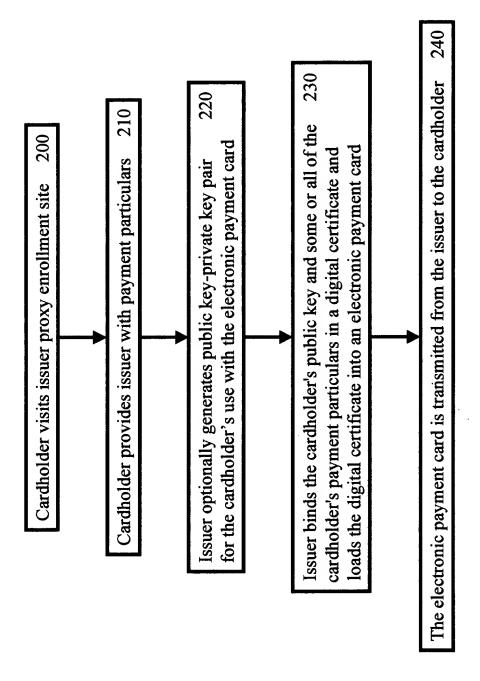


FIG.

(e.g., PIN, conventional payment Cardholder's digital certificate, encrypted with a domain key, Some or all of cardholder's Cardholder's public key portions of which are payment particulars card number, etc.) Electronic payment card (optionally access code protected): comprising: (e.g., PIN, conventional payment Some or all of cardholder's Cardholder's access code payment particulars private key (optionally protected) card number, etc.)

FIG. 2A

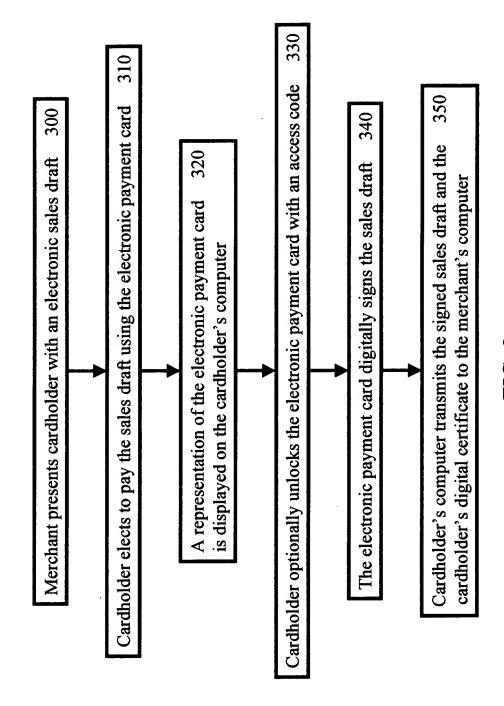


FIG. 3

